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## UNITED STATES BANKRUPTCY COURT

#### NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re: Tyaneki A. Hardy Case No. 08 B 16113

Chapter 13

Property Address: 1024 Canham Street Plano, IL 60545

Last four digits of any number your use to

Identify the debtor's account: ######2948

Court Claim No. (if known) <u>n/a</u>

#### RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc 3002

#### **GMAC Mortgage, LLC**

("Creditor") hereby responds to that certain Notice of Final Cure Payment dated 12/20/2012 and filed as Docket No. 72

#### **Pre-Petition Default Payments**

Applicable option is checked.

- Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim
- Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due:

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.

### **Post-Petition Default Payments**

Applicable option is checked.

- Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.
- Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due:

Attached as Schedule of Amounts Outstanding Post-petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on Schedule 2 do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to the Bank as of the date of the Cure Statement. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by the Bank.

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# UNITED STATES BANKRUPTCY COURT

telephone number if different from the notice address listed on the	3
Check the appropriate box.	
□ I am the creditor ■ I am the creditor's authorized age	ent (Attach copy of power of attorney, if any.)
x /s/ Rachael Stokas	Date 12/26/12
Signature	
Print: Rachael Stokas First Name Middle Name Last Name	Title Attorney for Creditor
First Name ivillule Name Last Name	14-08-17308
Company Codilis & Associates, P.C.	_
Address15W030 North Frontage Road, Suite 100	
Number Street	
Burr Ridge IL 60527	<u>_</u>
City State ZIP Code	
Telephone number: (630) 794-5300	email: ND-One@il.cslegal.com

#### **CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on December 26, 2012 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on December 26, 2012.

Glenn B. Stearns, Chapter 13 Trustee, 801 Warrenville Road, Suite 650, Lisle, IL 60532 by electronic notice through ECF

Tyaneki A. Hardy, Debtor(s), PO Box 7811, Westchester, IL 60154

Patrick J. Semrad, Attorney for Debtor(s), 20 S Clark Street, Suite 2800, Chicago, IL 60603 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604by electronic notice through ECF

#### /s/ Rachael Stokas

Berton J. Maley ARDC#6209399 Gloria C. Tsotsos ARDC#6274279 Jose G. Moreno ARDC#6229900 Rachael A. Stokas ARDC#6276349 Peter C. Bastianen ARDC#6244346 Joel P. Fonferko ARDC#6276490 Maria A. Georgopoulos ARDC#6281450 Adam E. Codilis ARDC#6299311 Jessica S. Naples ARDC#6304951 Codilis & Associates, P.C. 15W030 North Frontage Road, Suite 100 Burr Ridge, IL 60527 (630) 794-5300) C&A FILE (14-08-17308)

NOTE: This law firm is deemed to be a debt collector.